

**Before the State of South Carolina
Department of Insurance**

In the Matter of:) **SCDOI Docket # 08-1358; 08-1368; 08-1390**

Patricia H. Huggins)

648 Thompson Road)

Hemingway, SC 29554)

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**ORDER REVOKING
RESIDENT PRODUCER
LICENSE**

This matter comes before the South Carolina Department of Insurance (the Department), upon application of David E. Belton, Esquire, Senior Associate General Counsel for the Department, requesting the revocation of Patricia H. Huggins, (Producer) resident producer's license.

After careful review of the evidence presented the Department issues the following decision:

FINDINGS OF FACT

Producer is currently a South Carolina resident producer.

In the State of South Carolina, the producer submitted to several insurance companies, applications for insurance containing misrepresentations and failed to remit the premiums collected from multiple local consumers. Moreover, the producer falsified policy payment receipts in order to conceal her fraudulent activities.

In the State of South Carolina, the producer failed to respond to the notices of investigation sent by the Department via certified mail on February 20 and March 20, 2008.

CONCLUSIONS OF LAW

Pursuant to S.C. Code §38-43-130(A),(C)(4)(8). (A) "The director or his designee may place on probation, revoke, or suspend a producer's license after ten days' notice or refuse to issue or reissue a license when it appears that a producer has been convicted of a crime involving moral turpitude, has violated this title or any regulation promulgated by the Department, or has willfully deceived or dealt unjustly with the citizens of this State." (C): "The words 'deceived or dealt unjustly with the citizens of this State' include, but are not limited to:" (4): "improperly

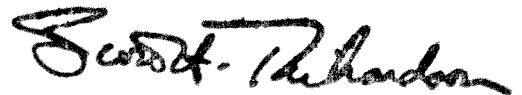
withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business;" (8): "using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this State or elsewhere." Because Patricia Huggins misappropriated premiums monies collected from multiple customers, while conducting the insurance business as appointee to several agencies, such as: Performance Insurance Agency, Bristol West, Southern United Insurance Company, Omni Insurance Company, National Security Insurance Company, Progressive Insurance Company, Foremost Insurance Company, thus, causing the cancellation of the customers' policies, the Department now moves to revoke her producer's license.

ORDER

THEREFORE, it is ordered that Patricia H. Huggins, South Carolina resident producer's license shall be revoked thirty (30) days from the date of receipt of this order, and no license issued through the State of South Carolina Department of Insurance is to be issued to her, unless Patricia Huggins requests in writing within said thirty (30) day period a public hearing before the South Carolina Administrative Law Court.

It is **FURTHER ORDERED** that the National Association of Insurance Commissioners be immediately be notified of this order.

This South Carolina Department of Insurance administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *freedom of Information Act*, S.C. Code Ann. §§30-4-10, et seq. (1991 and Supp. 2007). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. §38-3-110(3) (Supp. 2007).



Scott H. Richardson
Director of Insurance

Dated this 4th day of April, 2008